



<<DATE>>

Nationwide is proud to be your deferred compensation plan service provider. We're continually looking for ways to strengthen our products to empower plan sponsors and participants to make the best choices for their retirement planning.

Per your Plan Sponsor's direction, we are excited to bring you an updated fund line up. Below you will find more details about the changes.

Proposed changes to your plan's annuity contract

On or about **July 1, 2015**, the following funds (collectively, New Funds) will be added to your retirement plan and available to receive contributions, if your plan does not already offer them:

- **Nationwide Destination 2060 Instl Svc**

On or about **Aug. 3, 2015**, the following funds (collectively, Removed Funds) will be removed from your retirement plan:

- **Brown Capital Mgmt Small Co Inv**
- **Nationwide Retirement Income Instl Svc**

Redirection of Assets and Investment Allocations

On or about **Aug. 3, 2015**, the following redirection of assets will occur and these changes will affect your retirement plan balance if you are invested in any of the funds on the left side of the table below.

Assets invested in and all future contributions or deferrals to:	Will be directed to:
Brown Capital Mgmt Small Co Inv	Nationwide Small Company Growth InSvc
Nationwide Retirement Income Instl Svc	Nationwide Inv Dest Cnsrv Svc

Important: We encourage you to decide for yourself where to invest your assets.

- If you agree with these changes, no action is required on your part.
- If you do not agree with these changes, be sure to redirect assets and deferrals out of the above mentioned funds before 4 p.m. Eastern Time on **July 31, 2015**. Any assets remaining after 4 p.m.

Eastern Time on **July 31, 2015** will be redirected as described above. A Fund Comparison chart is included below for your reference.

Actions You Can Take:

1. If you are satisfied with the changes that are outlined in this letter, you do not need to do anything. The changes will automatically occur on or about Aug. 3, 2015.
2. If the automatic changes are not consistent with how you would like your account invested, you may independently make changes before 4 p.m. Eastern Time on July 31, 2015 by:
 - ✓ Contacting Customer Service toll-free at (877) 849-8282, or
 - ✓ Logging on to your Plan's website, NRSforu.com

Fund Comparison

	Assets Held In	Will be directed to	
Fund Name	Brown Capital Mgmt Small Co Inv	Nationwide Small Company Growth InSvc	<i>Fund Prospectuses can be obtained by calling 877-849-8282 and are available at nrsforu.com. Before investing, carefully consider the fund's investment objectives, risks and charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing. There is no guarantee that fund objectives will be met.</i>
Ticker ¹	BCSIX	NWSIX	
Cusip	115291833	63867V218	
Morningstar Category	US OE Small Growth	US OE Small Growth	
1-Year ²	5.11%	4.05%	
3-Year ²	19.06%	18.21%	
5-Year ²	18.49%	-	
10-Year ²	13.49%	-	
Since Inception ²	12.34%	20.35%	
Inception Date	7/23/1992	1/3/2012	
Gross Prospectus Expense Ratio	1.26%	1.80%	
Expense Waiver ³	-	0.61%	
Expense Waiver Type	-	Contractual	
Expense Waiver Expiration	-	2/29/2016	
Net Prospectus Expense Ratio	1.26%	1.19%	
Maximum Plan Admin Expense	0.95%	0.95%	
Total Net Expenses (maximum)	2.21%	2.14%	
Mutual Fund Payments to Nationwide	0.35%	0.35%	

NOTES ON CHARTS

1 Ticker symbols are provided to help you research mutual funds. Pricing and performance data for these funds published in publicly available media such as newspapers and websites will be different than what is specific to the Plan.

2 Performance as of 2/28/15. Performance data represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate and you may have a gain or loss when your investment option is redirected. Current performance may be higher or lower than the data quoted. Returns are net of all fees charged by the fund and represent change in net asset value with capital gains and dividends reinvested.

3 Expense waiver is disclosed in the prospectus, please refer to that for more details.

Fund data is provided by Morningstar® unless otherwise noted. © Morningstar, Inc. All rights reserved. The Morningstar information contained herein: (1) is proprietary to Morningstar and/or its' content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its' content providers are responsible for any damages or losses arising from any use of this information. The use of Morningstar data, or any other investment tool, is not intended as investment advice to the plan.

	Assets Held In	Will be directed to	<i>Fund Prospectuses can be obtained by calling 877-849-8282 and are available at nrsforu.com. Before investing, carefully consider the fund's investment objectives, risks and charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing. There is no guarantee that fund objectives will be met.</i>
Fund Name	Nationwide Retirement Income Instl Svc	Nationwide Inv Dest Cnsrv Svc	
Ticker ¹	NWRSX	NDCSX	
Cusip	63867N331	63867T734	
Morningstar Category	US OE Retirement Income	US OE Conservative Allocation	
1-Year ²	3.87%	3.57%	
3-Year ²	4.21%	4.15%	
5-Year ²	3.90%	4.24%	
10-Year ²	-	3.78%	
Since Inception	3.09%	3.72%	
Inception Date	8/29/2007	3/30/2000	
Gross Prospectus Expense Ratio	0.66%	0.91%	
Expense Waiver ³	-	-	
Expense Waiver Type	-	-	
Expense Waiver Expiration	-	-	
Net Prospectus Expense Ratio	0.66%	0.91%	
Maximum Plan Admin Expense	0.95%	0.95%	
Total Net Expenses (maximum)	1.61%	1.86%	
Mutual Fund Payments to Nationwde	0.25%	0.40%	

Fund Name	Nationwide Destination 2060 Instl Svc	<i>Fund Prospectuses can be obtained by calling 877-849-8282 and are available at nrsforu.com. Before investing, carefully consider the fund's investment objectives, risks and charges and expenses. The fund prospectus contains this and other important information. Read the prospectus carefully before investing. There is no guarantee that fund objectives will be met.</i>
Ticker ¹	NWWVX	
Share Class	Institutional Service	
Morningstar Category	US OE Target Date 2051+	
1-Year ²	-	
3-Year ²	-	
5-Year ²	-	
10-Year ²	-	
Since Inception	-0.80%	
Inception Date	11/28/2014	
Gross Prospectus Expense Ratio	0.67%	
Expense Waiver ³	-	
Expense Waiver Type	-	
Expense Waiver Expiration	-	
Net Prospectus Expense Ratio	0.67%	
Maximum Plan Admin Expense	0.95%	
Total Net Expenses (maximum)	1.62%	
Mutual Fund Payments to Nationwde	0.25%	

NOTES ON CHARTS

1 Ticker symbols are provided to help you research mutual funds. Pricing and performance data for these funds published in publicly available media such as newspapers and websites will be different than what is specific to the Plan.

- 2 Performance as of 12/31/2014. Performance data represents past performance and is no guarantee of future results. Investment return and principal value will fluctuate and you may have a gain or loss when your investment option is redirected. Current performance may be higher or lower than the data quoted. Returns are net of all fees charged by the fund and represent change in net asset value with capital gains and dividends reinvested.
- 3 Expense waiver is disclosed in the prospectus; please refer to that for more details.

Fund data is provided by Morningstar® unless otherwise noted. © Morningstar, Inc. All rights reserved. The Morningstar information contained herein: (1) is proprietary to Morningstar and/or its' content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its' content providers are responsible for any damages or losses arising from any use of this information. The use of Morningstar data, or any other investment tool, is not intended as investment advice to the plan.

Nationwide Retirement Solutions and Nationwide Life Insurance Company (collectively "Nationwide") have endorsement relationships with the National Association of Counties and the International Association of Fire Fighters-Financial Corporation. More information about the endorsement relationships may be found online at www.nrsforu.com.

NRS and its affiliates (Nationwide) offer a variety of investment options to public sector retirement plans through variable annuity contracts, trust or custodial accounts. Nationwide may receive payments from mutual funds or their affiliates in connection with those investment options. Additionally, Nationwide may enter into arrangements to allocate all or a portion of these payments to plan sponsors for plan expenses or to plan participants. For more detail about the payments Nationwide receives, please visit www.nrsforu.com.

Investing involves market risk, including possible loss of principal.

Nationwide representatives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA. In Michigan only: Nationwide Investment Svcs. Corporation. Information provided by Retirement Specialists is for educational purposes only and is not intended as investment advice.

*The unregistered group variable annuity is issued by Nationwide Life Insurance Company, Columbus, OH.
Contract number NRC-0105AO, NRC-0105OR. In Oklahoma only: NRC-0105OK.*

Retirement Specialists are Registered Representatives of Nationwide Investment Svcs. Corporation, Member FINRA. Nationwide Mutual Insurance Company and Affiliated Companies, Home Office: Columbus, OH 43215-2220. Nationwide, the Nationwide N and Eagle, Nationwide is on your side are service marks of Nationwide Mutual Insurance Company. © 2015

NRN-1012AO (03/2015)